

UNITED STATES BANKRUPTCY COURT  
IN THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Cornelia Strowder

Case No: 16-16609 mdc

Debtor

CERTIFICATE OF SERVICE

I, Cornelia Strowder, certify that on April 21, 2017,  
I mailed a true and correct copy of the above and foregoing  
motion to avoid lien U.S. Postal services first class to:

Joshua I. Goldman, Esq.  
KML LAW GROUP, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106

Gary F. Seitz, Esq.  
Rawle & Henderson, LLP  
The Widner Building  
One South Penn Square 17<sup>th</sup> Fl  
Philadelphia, PA 19107

United States Trustee  
Office of the U.S. Trustee  
833 Chestnut Street, Suite 500  
Philadelphia, PA 19107

Phelan Hallinan  
Diamond & Jones, LLP  
% Vishal J. Esq.  
1617 JFK Blvd, #1400  
Phila, PA 19103

Respectfully submitted,

Dated: 4/21/2017

Cornelia Strowder

Cornelia Strowder

UNITED STATES BANKRUPTCY COURT  
IN THE EASTERN DISTRICT OF PENNSYLVANIA

Cornelia J. Strowder, ABLE, LTD,  
Cornelia Jean Strowder Trust,  
Zytell  
6509 N. 8<sup>th</sup> Street  
Philadelphia, PA 19126  
215.828.6921

Bankruptcy Chapter 7  
No. 16-16609

Debtor

SETERUS, INC.  
Attn. Bankruptcy Dept.  
c/o QBE FIRST INS. AGENCY, INC.  
PO Box 1047  
Hartford, CT 06143

Creditor

DEBTOR'S NOTICE TO CREDITOR

Creditor's Claim is based on a contract between the Creditor and QBE FIRST INS. AGENCY, INC., not the Debtor. Creditor is seeking to require Debtor to purchase insurance from through the Creditor's insurance agent/affiliation. This requirement may be in violation of Federal, State, and/or Local laws, Codes, regulations, acts.

Respectfully submitted,

Cornelia Strowder



4-21-2017

UNITED STATES BANKRUPTCY COURT  
IN THE EASTERN DISTRICT OF PENNSYLVANIA

Cornelia J. Strowder, ABLE, LTD,  
Cornelia Jean Strowder Trust,  
Zytell  
6509 N. 8<sup>th</sup> Street  
Philadelphia, PA 19126  
215.828.6921

Bankruptcy Chapter 7  
No. 16-16609

Debtor

LSF8 MASTER PARTISIPATION TRUST,  
c/o CALIBER HOME LOAN, INC.  
13801 Wireless Way  
Oklahoma City, OK 73134

No. 2864

Creditor

KML Law Group, P.C.  
Suite 5000 - BNY Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1321

Creditor Attorney

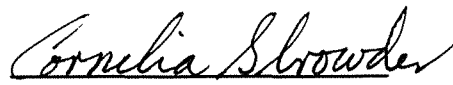
DEBTOR'S NOTICE TO CREDITOR

The Creditor's Claim is based on a "Purported to be assigned", yet, unlawful Mortgage Contract. The Mortgage Contract, mistakenly and/or fraudulently, used Practices found to be deceptive and Unfair methods of competition. These practices are unlawful under section 5 of the FTC Act as well as other Federal and State Regulations and Codes.

Unlawful contracts are void. This Creditor's Claim is based on a void, "not merely voidable" contract.

Respectfully submitted,

Cornelia Strowder

  
4/21/2017

UNITED STATES BANKRUPTCY COURT  
IN THE EASTERN DISTRICT OF PENNSYLVANIA

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Zytell  
6509 N. 8<sup>th</sup> Street  
Philadelphia, PA 19126  
215.828.6921

Bankruptcy Chapter 7  
No. 16-16609

Debtor


Ford Credit  
National Bankruptcy service  
PO Box 62280  
CO Springs, CO 80962

Creditor

DEBTOR'S NOTICE TO CREDITOR

Creditor's Claim is a secured-claim. Thus requires a proof of claim for fairness, appropriateness, and possible violations.

Respectfully submitted,

Cornelia Strowder  
  
4/21/2017

UNITED STATES BANKRUPTCY COURT  
IN THE EASTERN DISTRICT OF PENNSYLVANIA

Cornelia J. Strowder, ABLE, LTD,  
Cornelia Jean Strowder Trust,  
Zytell  
6509 N. 8<sup>th</sup> Street  
Philadelphia, PA 19126  
215.828.6921

Bankruptcy Chapter 7  
No. 16-16609

Debtor

FISERV,  
c/o TD Bank, NA Agent  
Bankruptcy Dept.  
PO Box 2268  
Columbus, OH 43216

Creditor

DEBTOR'S NOTICE TO CREDITOR

Creditor's Claim is a secured-claim. Thus, requires a proof of claim.

Respectfully submitted,

Cornelia Strowder  
Cornelia Strowder  
4/21/2017



UNITED STATES BANKRUPTCY COURT  
IN THE EASTERN DISTRICT OF PENNSYLVANIA

Cornelia J. Strowder, ABLE, LTD,  
Cornelia Jean Strowder Trust,  
Zytell  
6509 N. 8<sup>th</sup> Street  
Philadelphia, PA 19126  
215.828.6921

Bankruptcy Chapter 7  
No. 16-16609

Debtor

SETERUS, INC.  
Attn. Bankruptcy Dept.  
PO Box 1047  
Hartford, CT 06143

APR 21 2017

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Creditor

DEBTOR'S NOTICE TO CREDITOR

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Respectfully submitted,

Cornelia Strowder

Cornelia Strowder

UNITED STATES BANKRUPTCY COURT  
IN THE EASTERN DISTRICT OF PENNSYLVANIA

Cornelia J. Strowder, ABLE, LTD,  
Cornelia Jean Strowder Trust,  
Zytell  
6509 N. 8<sup>th</sup> Street  
Philadelphia, PA 19126  
215.828.6921

Bankruptcy Chapter 7  
No. 16-16609

Debtor

TD Bank, NA  
Bankruptcy Dept.  
Metro Phila. Market  
15<sup>th</sup> & JFK Blvd  
Philadelphia, PA 19102

Creditor

APR 21 2017

*ljk*

DEBTOR'S NOTICE TO CREDITOR

Creditor's Claim is a secured-claim. Thus, requires a proof of claim.

Respectfully submitted,

Cornelia Strowder

*Cornelia Strowder*

*4/21/2017*



Debtor Certificate of Service

I, Cornelia Strowder, Certify that  
on, April 21, 2017, I mailed a  
true and correct copy of The  
above and foregoing motion To  
avoid lien U.S. Postal services  
first Class To:

KML LAW Group, P.C.  
Collections Agency  
Suite 5000, BNY Independence Center  
701 MARKET Street  
Phila, PA 19106

~~#~~ James P. McGarrity, Atty  
1500 JFK Blvd. #405  
Phila, PA 19102-1723

FRANCES X. Clark, P.C. Esq.  
700 American Ave., Suite 204  
P.O. Box 62166  
King of Prussia, PA 19406-2166

Dated: 4/21/2017

Cornelia Strowder  
Cornelia Strowder

Official Form 420B (Notice of Objection to Claim) (12/16)

## United States Bankruptcy Court

Eastern

District of PA

APR 21 2017

In re: Cornelia Strowder, ABLE, LTD

Debtor  
Address 6509 N. 8<sup>th</sup> St  
Phila., PA 19126

Case No. 16-16609-mdc

Chapter 7

Last four digits of Social Security or Individual Tax-payer Identification  
(ITIN) No(s), (if any): 7839

Employer's Tax Identification (EIN) No(s), (if any): 23-283-8325

### NOTICE OF OBJECTION TO CLAIM AND FOR RELIEF

Cornelia Strowder has filed an objection to your claim and for relief in this bankruptcy case.

**Your claim may be reduced, modified, or eliminated.** You should read these papers carefully and discuss them with your attorney, if you have one. If you do not want the court to eliminate or change your claim, then on or before \_\_\_\_\_, you or your lawyer must:

{If required by local rule or court order.} Rule 3001.

[File with the court a written response to the objection, explaining your position, at: U.S. Bankruptcy Court, Philadelphia, 900 Market Street, Room 400, Philadelphia, PA 19107]

If you mail your response to the court for filing, you must mail it early enough so that the court will **receive** it on or before the date stated above. You must also send a copy to:  
Cornelia Strowder, 6509 N. 8<sup>th</sup> Street, Phila, PA 19126

Attend the hearing on the objection, scheduled to be held on (\_\_\_\_), (\_\_\_\_)yr, at \_\_\_\_\_ am/pm in courtroom \_\_\_\_\_ < United States Bankruptcy Court \_\_\_\_\_)

And Show Proof of Claim and evidence of perfection of security interest to appose a motion or objection under local rule or court order.

If you or your attorney do not take these steps, the court may decide that you do not appose the relief sought by the motion to objection to your claim.

Signature: Cornelia Strowder

Date: 4/21/2017

Name: Cornelia Strowder

Address: 6509 N. 8<sup>th</sup> St., Phila, PA 19126

UNITED STATES BANKRUPTCY COURT  
IN THE EASTERN DISTRICT OF PENNSYLVANIA

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Cornelia Jean Strowder Trust,  
Zytell  
6509 N. 8<sup>th</sup> Street  
Philadelphia, PA 19126  
215.828.6921

Bankruptcy Chapter 7  
No. 16-16609

Debtor

Del Val Realty & Property Management, LLC  
Michel Lautensack, Owner  
81 Lancaster Avenue, #218  
Malvern, PA 19355  
610-240-9885

2864

Creditor

Francis X. Clark, P.C., Esquire  
700 American Ave. Suite 204  
P. O. Box 62166  
King of Prussia, PA 19406-2166  
610-491-9201

APR 21 2017

Creditor Attorney

DEBTOR'S NOTICE TO CREDITOR

This Creditor's Claim is based on a mistaken and/or fraudulent "Property Management Lease" Contract with another Creditor, in violation of several Federal, State, and Local laws, Codes, regulations, acts. The Creditor Non-compliance with the above requirements immediately breach the "Exclusive Rental-Only" Agent Contract between this Creditor and the Debtor.

Respectfully submitted,

Cornelia Strowder

Cornelia Strowder

4/21/2017

UNITED STATES BANKRUPTCY COURT  
IN THE EASTERN DISTRICT OF PENNSYLVANIA

Cornelia J. Strowder, ABLE, LTD,  
Cornelia Jean Strowder Trust,  
Zytell  
6509 N. 8<sup>th</sup> Street  
Philadelphia, PA 19126  
215.828.6921

Bankruptcy Chapter 7  
No. 16-16609

Debtor

KML Law Group, P. C. - Collections Agency  
Suite 5000 - BNY Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-132

APR 21 2017

Creditor

KML Law Group, P.C.  
Suite 5000 - BNY Independence Center  
701 Market Street  
Philadelphia, PA 19106  
215-627-1322

Creditor Attorney

DEBTOR'S NOTICE TO CREDITOR

The Creditor's Claim is based on a "Purported to be assigned", yet, unlawful Mortgage Contract. The Mortgage Contract, mistakenly and/or fraudulently, used Practices found to be Deceptive and Unfair methods of Competition. These practices are unlawful under Section 5 of the FTC Act as well as other Federal and State Acts, Regulations and Codes. Unlawful contracts are void. This Creditor's Claim is based on a void, "not merely voidable" contract.

Respectfully submitted,  
Cornelia Strowder

Cornelia Strowder

4/21/2017

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Zytell  
6509 N. 8<sup>th</sup> Street  
Philadelphia, PA 19126  
215.828.6921

Bankruptcy Chapter 7  
No. 16-16609

Debtor

Augustina Santana

2864

Creditor

James P. McGarrity, Attorney  
1500 JFK BLVD, 405  
Philadelphia, PA 19102-1723  
215-

APR 21 2017

Creditor Attorney

DEBTOR'S NOTICE TO CREDITOR

The Creditor's Claim is based on a mistaken and/or fraudulent "property management lease contract" signed between the Debtor and their agent. That contract breached the agent's "Lease-Only contract". The Debtor's contract required that the Agent comply with all rental laws, regulations, Acts, and Ordinances.

Their complete transaction omitted the Debtor. Ignoring the required Pre-Authorization of the Debtor, put the Agent in violation of State, Federal, Local Law, Regulations, Acts, and Ordinances. Within 1-2 days of occupancy, the Creditor breached their Agent's Lease. Debtor's attempts to mitigate Creditor's damages with an offer to "correct the breaches and continue occupancy", were rejected by this Creditor.

Cornelia Strowder

Cornelia Strowder  
4/21/2017